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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA

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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA  
FRESNO DIVISION

|                     |   |                        |
|---------------------|---|------------------------|
| In re               | ) | Case No. 11-60514-B-13 |
| Shane Dunnaway and  | ) | DC No. MHM-1           |
| Carol Lyn Dunnaway, | ) |                        |
| Debtors.            | ) |                        |

|                              |   |                        |
|------------------------------|---|------------------------|
| In re                        | ) | Case No. 11-17278-B-13 |
| Edward Frank Jones, Jr., and | ) | DC No. MHM-2           |
| Mary Ann Jones,              | ) |                        |
| Debtors.                     | ) |                        |

|                     |   |                        |
|---------------------|---|------------------------|
| In re               | ) | Case No. 11-61974-B-13 |
| David Ray Brown and | ) | DC No. MHM-1           |
| Erin Rose Brown,    | ) |                        |
| Debtors.            | ) |                        |

|                        |   |                        |
|------------------------|---|------------------------|
| In re                  | ) | Case No. 11-61580-B-13 |
| Grant Edgar Southwell, | ) | DC No. MHM-1           |
| Debtor.                | ) |                        |

**MEMORANDUM DECISION REGARDING TRUSTEE'S  
OBJECTION TO EXEMPTIONS**

Sarah R. Velasco, Esq., appeared on behalf of the chapter 13 trustee,  
Michael H. Meyer, Esq.

Patrick Kavanagh, Esq., appeared on behalf of the debtors, Shane and Carol  
Dunnaway, Edward and Mary Jones, David and Erin Brown, and Grant  
Southwell.

1 Before the court are four identical objections to debtors' claimed  
2 exemptions filed by the chapter 13 trustee, Michael H. Meyer, Esq. (the  
3 "Trustee") in the above-referenced cases (collectively, the "Objection").  
4 The Trustee objects to the fact that the debtors have attempted to exempt  
5 their interest in one or more firearms as either "household goods" or  
6 "ordinarily and reasonably necessary personal property" (collectively,  
7 "household property") under the applicable provisions of California law.  
8 The Trustee requests a ruling that essentially prohibits the exemption of *all*  
9 firearms as "household property." For the reasons set forth below, the  
10 Objection will be overruled.

11 This memorandum decision contains findings of fact and conclusions  
12 of law required by Federal Rule of Civil Procedure 52(a), made applicable  
13 to this contested matter by Federal Rules of Bankruptcy Procedure 7052 and  
14 9014(c).<sup>1</sup> The bankruptcy court has jurisdiction over this matter pursuant to  
15 28 U.S.C. §§ 1334 and 157, 11 U.S.C. § 522, and General Orders 182 and  
16 330 of the U.S. District Court for the Eastern District of California. This is  
17 a core proceeding pursuant to 28 U.S.C. §§ 157(b)(2)(A) and (O).

18 **Background and Findings of Fact.**

19 **Shane & Carol Dunnaway.** Shane and Carol Dunnaway (the  
20 "Dunnaways") listed two firearms with an aggregate value of \$800 on line 8  
21 of Schedule B in the category of "Firearms and sports, photographic, and  
22 other hobby equipment." The firearms are located at the Dunnaways'  
23 residence. They claimed an exemption for their interest in the firearms  
24

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25 <sup>1</sup>Unless otherwise indicated, all chapter, section and rule references are to  
26 the Bankruptcy Code, 11 U.S.C. §§ 101–1330, and to the Federal Rules of  
27 Bankruptcy Procedure, Rules 1001–9036, as enacted and promulgated *after*  
28 October 17, 2005, the effective date of the Bankruptcy Abuse Prevention and  
Consumer Protection Act of 2005 (BAPCPA), Pub. L. No. 109-8, 119 Stat. 23  
(enacted April 20, 2005).

1 pursuant to § 703.140(b)(3) of the California Code of Civil Procedure  
2 (“C.C.P.”) on Schedule C. These two firearms are described as a “Ruger  
3 rifle M77-270” valued at \$500 and a “Glock 40 mag handgun” valued at  
4 \$300. The Trustee does not object to the value of the firearms, only to their  
5 categorization as “household property.”

6 In response to the Trustee’s Objection, the Dunnaways filed separate  
7 declarations to explain their personal use of the firearms for home  
8 protection and for obtaining food. The Dunnaways live in the town of  
9 Olancho in Inyo County, a rural area in which, according to the Dunnaways,  
10 there are persistent problems with transients and marijuana cultivation. The  
11 closest law enforcement station is located 50 to 60 miles away. Carol  
12 Dunnaway keeps the handgun for protection while her husband is away  
13 working in Los Angeles.

14 Shane Dunnaway uses the rifle for hunting to supplement his  
15 family’s food supply. In the past, he has hunted deer, quail, chukar, and  
16 duck, and he consumes the meat. He states that other members of the  
17 Olancho community own rifles for hunting and handguns for self-  
18 protection.

19 **Edward & Mary Jones.** Edward and Mary Jones (the “Joneses”)  
20 listed four firearms with an aggregate value of \$1,000 on line 8 of Schedule  
21 B. The firearms are located at the Joneses’ address of record in the city of  
22 Bakersfield. They claimed an exemption for their interest in the firearms  
23 pursuant to C.C.P. § 703.140(b)(3) on Schedule C. These four firearms are  
24 described as a “Phoenix Arms 22 pistol,” a “Winchester 12 gauge firearm,”  
25 a “7 mm Springfield firearm,” and a “Phoenix Arms 380 firearm.”

26 In response to the Trustee’s Objection, Edward Jones filed a  
27 declaration explaining that he uses the rifles (without specifying which  
28 ones) for hunting deer to supplement his food supply. He is a veteran of the

1 Vietnam War and states that “guns have always been a part of [his] life.”

2 **David & Erin Brown.** David and Erin Brown (the “Browns”) listed  
3 one firearm, a “Beretta Nova 12 gauge shotgun,” with a value of \$450 on  
4 line 8 of Schedule B and exempted it on Schedule C pursuant to C.C.P.  
5 § 703.140(b)(3). The firearm is located at the Browns’ residence.

6 In response to the Trustee’s objection, David Brown filed a  
7 declaration to explain that he uses the shotgun for hunting birds, particularly  
8 quail, ducks, geese, and chukar, to supplement his food supply. The  
9 Browns live in rural Inyo County in the town of Bishop. According to  
10 David Brown, it is common for members of the Bishop community to own  
11 firearms and use them for hunting.

12 **Grant Southwell.** Grant Southwell (“Southwell”) listed two  
13 firearms with an aggregate value of \$445 on line 8 of Schedule B and  
14 claimed an exemption on Schedule C for his interest in the firearms  
15 pursuant to C.C.P. § 740.020. These two firearms are described as a  
16 “Remington 870 Express Mag 12 Gauge Shotgun” valued at \$220 and a  
17 “Ruger Black Hawk 357 Firearm” valued at \$225. Southwell resides in the  
18 city of Bakersfield. He filed a response to the Trustee’s Objection but did  
19 not attach a declaration to address the location, use, and purpose of his  
20 firearms.

21 **Issues Presented.**

22 In each of the four cases, the Trustee argues that the California  
23 exemption scheme does not permit the exemption of any firearm under  
24 either C.C.P. § 703.140(b)(3) or § 704.020. The Trustee has not objected to  
25 the exemptions based on the value or use of the firearms. He also has not  
26 presented any evidence to rebut the debtors’ declarations or to support his  
27 contention regarding the characterization of firearms as something other  
28 than “household property.” Rather, the Trustee invites the court to make a

1 ruling that firearms, *per se*, cannot be included in “household property”  
2 exemptible under the above statutes.

3 **Analysis and Conclusions of Law.**

4 **California Exemptions.** Section 522 of the Bankruptcy Code  
5 allows individual debtors to exempt an interest in certain items of personal  
6 property from the bankruptcy estate. *See* § 522(b)(1). While the Code  
7 includes a federal exemption scheme under § 522(d), it also permits the  
8 states to opt out of the federal scheme and provide their own exemptions for  
9 debtors in bankruptcy. *See* § 522(b)(2). California is one of the states that  
10 has chosen to opt out. *See* C.C.P. §§ 703.130, 703.140; *see also In re*  
11 *Talmadge*, 832 F.2d 1120, 1122–23 (9th Cir. 1987). An individual debtor  
12 in bankruptcy in California may choose between two mutually exclusive  
13 sets of state exemptions, one for debtors generally and another specifically  
14 for debtors in bankruptcy. *In re McKown*, 203 F.3d 1188, 1189 (9th Cir.  
15 2000); *see also* C.C.P. § 703.140(a).

16 The rules that govern the exemption of property in California are  
17 found in C.C.P. §§ 703.010–704.995. The general exemption statute  
18 applicable here is C.C.P. § 704.020, which provides, in pertinent part:

19 (a) *Household furnishings*, appliances, provisions, wearing apparel,  
20 and *other personal effects* are exempt in the following cases:

21 (1) If ordinarily and reasonably necessary to, and personally  
22 used or procured for use by, the judgment debtor and members of the  
judgment debtor’s family at the judgment debtor’s principal place of  
residence.

23 C.C.P. § 704.020 (emphasis added).

24 Alternatively, the bankruptcy-specific exemptions are found in  
25 C.C.P. § 703.140(b). Under the applicable subsection, a debtor is allowed  
26 to exempt his or her

27 interest, not to exceed [\$550] in value in any particular item,  
28 in *household furnishings*, *household goods*, wearing apparel,  
appliances, books, animals, crops, or musical instruments, that

1 are held primarily for the personal, family, or household use  
2 of the debtor or a dependent of the debtor.

3 C.C.P. § 703.140(b)(3) (emphasis added).

4 Here, the Dunnaways, the Joneses, and the Browns have elected to  
5 exempt their firearms as “household furnishings” or “household goods”  
6 under C.C.P. § 703.140(b)(3). In contrast, Southwell has elected to exempt  
7 his firearms as “ordinarily and reasonably necessary personal property”  
8 under C.C.P. § 704.020. Although the two exemption statutes vary slightly  
9 in their wording, the analysis of each statute is essentially the same. The  
10 two sets of exemptions are intended to be mutually exclusive; however, the  
11 expanded description of property in C.C.P. § 704.020 may nevertheless be  
12 applied to interpret the terms used in C.C.P. § 703.140(b). *See In re*  
13 *Thornton*, 91 B.R. 913, 915 (Bankr. C.D. Cal. 1988).

14 **Burden of Proof.** It is well accepted in the Ninth Circuit that a  
15 claimed exemption is presumptively valid. *In re Carter*, 182 F.3d 1027,  
16 1029 n.3 (9th Cir. 1999) (citations omitted). Once the exemption has been  
17 claimed and an objection has been raised, “the objecting party has the  
18 burden of proving that the exemptions are not properly claimed.” FED. R.  
19 BANKR. P. 4003(c); *In re Davis*, 323 B.R. 732, 736 (9th Cir. BAP 2005).  
20 This means that the objecting party not only has the burden of producing  
21 evidence rebutting the presumptively valid exemption but also the ultimate  
22 burden of persuasion. *Carter*, 182 F.3d at 1029 n.3. So even if the  
23 presumption of validity is rebutted with evidence from the objecting party  
24 forcing the debtor to come forward with unequivocal evidence to support  
25 the claimed exemption, “[t]he burden of persuasion . . . always remains with  
26 the objecting party.” *Id.* Here, the Trustee, as the party objecting to the  
27 debtors’ exemptions, has the burden of production and persuasion to prove  
28 that the debtors improperly exempted their firearms.

1        **Exemption of Firearms.** The question of what property a debtor  
 2 may exempt is determined by state, not federal, law. *See In re Herman*, 120  
 3 B.R. 127, 129 (9th Cir. BAP 1990) (citing *Thornton*, 91 B.R. at 914); *see*  
 4 *also In re Eveland*, 87 B.R. 117, 121 (Bankr. E.D. Cal. 1988) (stating that  
 5 the issue of which liens may be avoided under § 522(f), in contrast, is a  
 6 question of *federal law*). The validity of a debtor's state exemption claim is  
 7 controlled by California law and by California's rules of construction. *In re*  
 8 *Goldman*, 70 F.3d 1028, 1029 (9th Cir. 1995) (per curiam) (citing *In re*  
 9 *Anderson*, 824 F.2d 754, 756 (9th Cir. 1987)). One basic rule of statutory  
 10 construction requires California courts to "give effect to statutes according  
 11 to the usual, ordinary import of the language employed in framing them."  
 12 *Id.* (quoting *Cal. Teachers Ass'n v. San Diego Cmty. Coll. Dist.*, 28 Cal. 3d  
 13 692, 698 (1981)).

14        Yet, under California law, statutes should also be interpreted in light  
 15 of their purposes, rather than construed mechanically. *In re Reaves*, 256  
 16 B.R. 306, 310 (9th Cir. BAP 2000) (citing *S.F. Found. v. Superior Court*,  
 17 37 Cal. 3d 285, 297 (1984)), *aff'd*, 285 F.3d 1152 (9th Cir. 2002). The  
 18 California exemption statutes are to be liberally construed, as their manifest  
 19 purpose is to "sav[e] debtors and their families from want by reason of  
 20 misfortune or improvidence." *In re Turner*, 186 B.R. 108, 113 (9th Cir.  
 21 BAP 1995) (quoting *In re Crosby's Estate*, 2 Cal. 2d 470, 473 (1935)).

22        With these principles in mind, this court must determine whether the  
 23 debtors' firearms qualify as "household property" meaning they are "held  
 24 primarily for the personal, family, or household use of the debtor[s]" under  
 25 C.C.P. § 703.140(b)(3) or are "ordinarily and reasonably necessary to, and  
 26 personally used or procured for use by" the debtors at their principal place  
 27 of residence under C.C.P. § 704.020.

28        The Ninth Circuit Bankruptcy Appellate Panel's ("BAP") decision in



1 *In re Lucas*, 77 B.R. 242 (9th Cir. BAP 1987), is the leading appellate case  
 2 in this Circuit on what may constitute “household goods” under C.C.P. §  
 3 703.140(b)(3). There, the BAP held that the debtors could exempt their  
 4 golf clubs, camera equipment, exercise bike, and decorative figurines as  
 5 household property. *Id.* at 245–46. In reaching this conclusion, the panel  
 6 relied on a number of factors. *Id.* at 245.

7 First, the BAP noted that the California exemption statutes do not  
 8 explicitly define “household furnishings” or “household goods,” so it  
 9 looked to C.C.P. § 704.020, the state’s general exemption statute, for  
 10 guidance. *Id.* Section 704.020 begins by allowing the exemption of  
 11 “household furnishings”<sup>2</sup> that are ordinarily and reasonably necessary to and  
 12 personally used by the debtor. The statute then offers the following  
 13 definition:

14 (b) In determining whether an item of property is  
 15 “ordinarily and reasonably necessary” under [§ 704.020(a)],  
 the court shall take into account both of the following:

16 (1) The extent to which the particular type of  
 17 item is ordinarily found in a household.

18 (2) Whether the particular item has  
 19 extraordinary value as compared to the value of items of the  
 same type found in other households.

20 C.C.P. § 704.020(b).

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21  
 22 <sup>2</sup>The court notes that C.C.P. § 703.140(b)(3) refers to both “household  
 23 furnishings” and “household goods” while C.C.P. § 704.020 refers only to  
 24 “household furnishings” and fails to mention “household goods.” The court views  
 25 the omission of “household goods” from the latter statute as a “distinction without  
 26 a difference” since the former provision was modeled almost identically to former  
 27 § 522(d) of the Bankruptcy Code. *See In re Steward*, 227 B.R. 895, 898 (9th Cir.  
 28 BAP 1998) (citations omitted); *compare* C.C.P. § 703.140(b), *with* 11 U.S.C.  
 § 522(d) (1982), *amended by* Bankruptcy Amendments and Federal Judgeship Act  
 of 1984, Pub. L. No. 98-353, 98 Stat. 333. Further, there is no reason why the  
 term “other personal effects” in C.C.P. § 704.020 could not include the  
 omitted “household goods.”



1 Secondly, the BAP looked at decisions of California courts faced  
2 with this similar issue. *Lucas*, 77 B.R. at 245. Those courts have  
3 considered “the station in life of the owner and the manner of comfortable  
4 living to which he has become accustomed.” *Id.* (internal quotation marks  
5 omitted) (citing *Independence Bank v. Heller*, 275 Cal. App. 2d 84, 87  
6 (1969); *Newport Nat’l Bank v. Adair*, 2 Cal. App. 3d 1043, 1046 (1969)).  
7 The panel then considered the debtors’ status in life and the important  
8 recreational value of the disputed property. *Id.* Finally, the panel  
9 recognized the principle that exemptions ought to be liberally construed in  
10 favor of the debtors. *Id.* (citing *In re Ageton*, 14 B.R. 833, 836 (9th Cir.  
11 BAP 1981)). Given these factors, the BAP held that the debtors could  
12 exempt their golf clubs, camera equipment, exercise bike, and decorative  
13 figurines as household property under C.C.P. § 703.140(b)(3). *Id.* at  
14 245–46.

15 Using *Lucas* as a backdrop, two trial court decisions from this circuit  
16 have, to some extent, addressed the firearms exemption issue. In the first  
17 case, *In re Eveland*, the bankruptcy court considered the debtors’ motion to  
18 avoid a non-possessory, non-purchase money lien against some firearms  
19 under § 522(f). 87 B.R. at 119. While the court did not decide what  
20 property was exempt under state law, it nevertheless applied *Lucas*’s  
21 analysis of the debtors’ station in life and manner of living to determine the  
22 scope of the lien avoidance power. *Id.* at 121. It concluded that firearms  
23 would not be exempt as household property under the rationale of *Lucas*,  
24 but noted that firearms might be exemptible as tools of the trade for a law  
25 enforcement officer. *Id.* The court ultimately held that the debtors could  
26 not avoid the lien on their firearms since they could not claim an exemption  
27 in the firearms. *Id.*

1 This court declines to follow *Eveland* for two reasons. First, it dealt  
2 with the issue of lien avoidance, which is a question of uniform federal law,  
3 rather than the issue of exempt property, which is a function of state law.  
4 Second, the *Eveland* court based its holding on the observation that  
5 California law, through amendments to its exemption statutes, no longer  
6 expressly provides for the exemption of firearms. *Id.* The court looked first  
7 to the language in former C.C.P. § 690.1 which was repealed in 1982. *Id.* at  
8 121 n.5. This exemption statute did allow specifically the exemption of  
9 “one shotgun and the rifle,” providing that:

10 Necessary household furnishings and appliances and wearing  
11 apparel, ordinarily and reasonably necessary to, and  
12 personally used by, the debtor and his resident family,  
13 *including, but not limited to*, one piano; one radio and one  
14 television receiver; provisions and fuel actually provided for  
the debtor and his resident family’s use, sufficient for three  
months; *one shotgun and one rifle*. Works of art shall not be  
exempt unless of or by the debtor and his resident family.

15 C.C.P. § 690.1 (West Supp. 1981) (emphasis added), *repealed* by Cal. Stat.  
16 1982, ch. 1364, § 1, at 5070 (1982) (operative on July 1, 1983).

17 Former C.C.P. § 690.1 was subsequently superseded by the now  
18 familiar C.C.P. § 704.020. *See* 16 CAL. LAW REVISION COMM’N REPORTS  
19 1867 (1982). Unlike its predecessor, the current statute is not restrained to  
20 a specific list of household items. Instead, the current statute is much  
21 broader in its description of the exemptions; it allows *generally* for the  
22 exemption of “[h]ousehold furnishings, appliances, provisions, wearing  
23 apparel, and other personal effects,” without limiting that field to specific  
24 items of personal property. C.C.P. § 704.020(a). In contrast to the language  
25 of former C.C.P. § 690.1, the only limitation under the current statute is that  
26 the exempted household items be “ordinarily and reasonably necessary to,  
27 and personally used” by the debtor or the members of his or her family. *Id.*  
28

1 Deletion of the itemized list from the current statute cannot be  
2 construed as a sign of the California legislature's intent to categorically  
3 disallow the exemption of the now omitted items, including "one shotgun  
4 and one rifle." The current statute did not only eliminate "one shotgun and  
5 one rifle" from the list, it also deleted reference to "one radio and one  
6 television receiver." This could hardly mean that the California legislature  
7 intended to prohibit debtors from exempting their radios and televisions.  
8 By deleting the statutory list from former C.C.P. § 690.1 and broadly  
9 describing "household furnishings" in the new C.C.P. § 704.020, it appears  
10 that the California legislature intended to expand, not constrict, the scope of  
11 the exemption statute to address the evolving nature of what today may be  
12 considered ordinarily and reasonably necessary items in a household.

13 In *In re Thornton*, the bankruptcy court held that the debtor's seven  
14 antique rifles did not qualify as exempt "household furnishings" or  
15 "household goods" under C.C.P. § 703.140(b). 91 B.R. at 916. In coming  
16 to this conclusion, the court also looked to *Lucas*, stating that "[o]wning  
17 firearms no longer has anything to do with one's station in life and manner  
18 of living; they have been replaced by other goods which are essential to the  
19 'fresh start' philosophy." *Id.* It considered "answering machines, VCRs,  
20 stereos, and computers" as examples of personal property that "make it  
21 possible for a debtor to quickly reestablish and make a fresh start in our  
22 society." *Id.* Under the trial court's theory that firearms should no longer  
23 be considered reasonably necessary household furnishings, the debtor was  
24 not permitted to avoid the liens against his antique firearms. *Id.* at 915.

25 Although *Thornton*, like *Eveland*, barred the debtor from exempting  
26 his firearms, this court also declines to follow *Thornton* for several reasons.  
27 First, the Trustee relies too heavily on the *Thornton* court's suggestion that  
28 a firearm can serve no useful function in today's households. The Trustee

1 focuses specifically on the court's statement that "[i]n our modern urban,  
2 industrial, technological and service oriented society, firearms are not  
3 usually considered reasonably necessary household furnishings as they  
4 would have been 100 years ago on the frontier" and that "[o]wning firearms  
5 no longer has anything to do with one's station in life and manner of  
6 living." *Id.* at 915-16. This passage appears to be merely a statement of the  
7 *Thornton* court's personal view of firearms, rather than a specific finding of  
8 fact based on proffered evidence. The objecting creditor in *Thornton*  
9 offered no evidence to support the court's comments.<sup>3</sup>

10 Further, the *Thornton* court itself noted that the "list of exempt  
11 [personal] property [under California law] continues to expand." *Id.* at 915.  
12 Yet, the court still summarily excluded the subject firearms from inclusion  
13 on that list. By doing so, like *Eveland*, the *Thornton* court failed to consider  
14 the fact that former C.C.P. § 690.1 was repealed and replaced with a  
15 broader, more flexible exemption statute in C.C.P. § 704.020.

16 Lastly, the facts and resulting analysis of *Thornton* are  
17 distinguishable from the cases before this court. The *Thornton* court noted  
18 that the debtor used the antique firearms exclusively "for display or  
19 conversation purposes just like a painting or [decorative] figurine." *Id.* At  
20 the same time, the court made a point of specifically acknowledging that its  
21 case "[did] not involve the use of these rifles for protection or to procure  
22 food for the table." *Id.* Even the California courts have recognized, for the  
23 purpose of claiming exemptions, that a debtor's use of household items  
24 cannot be "purely ornamental" but must "serve some useful purpose."  
25 *Independence Bank*, 275 Cal. App. 2d at 89. *But see Lucas*, 77 B.R. at 246

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26  
27 <sup>3</sup>The creditor in *Thornton* offered expert testimony only regarding  
28 the value of the firearms based on their age and condition. 91 B.R. at  
915-16.

1 (concluding that decorative figurines were analogous to paintings but were  
2 nonetheless exemptible as household property). It follows then that the  
3 result in *Thornton* might have been different if the facts had shown that the  
4 debtor used the firearms for a useful purpose, such as home protection or  
5 the procuring of food.

6 While the Trustee argues for a *per se* rule prohibiting the exemption  
7 of firearms as “household property,” such a rule would ignore the BAP’s  
8 analysis in *Lucas* and would fail to acknowledge the breadth and flexibility  
9 of the relevant California exemption statutes. There is no reason why  
10 firearms of moderate value, owned and used for hunting, protection, or  
11 general recreational purposes cannot exist in the same category as golf  
12 clubs, camera equipment, and an exercise bike. *See id.* at 245. Moreover,  
13 in light of the “liberal construction” policy applicable in general to  
14 California exemptions, and the “presumption of validity” applicable to the  
15 exercise of those exemptions in a bankruptcy context, it is not the debtors’  
16 burden to prove that their firearms do satisfy some specific set of criteria to  
17 be eligible for exemption. Rather, it is the Trustee’s burden to make at least  
18 a *prima facie* factual showing why the firearms should not qualify as  
19 “household property” within the meaning of the exemption statutes. If the  
20 Trustee were to make that showing, then the court would have to look to the  
21 debtor’s specific circumstances to determine whether use of a firearm  
22 contributes to the debtor’s station in life and manner of living, as suggested  
23 by *Lucas*.

24 This inquiry would require the court to consider several factors,  
25 including, but not limited to, the debtor’s personal use and purpose for  
26 keeping the firearm(s), any potential recreational value for the firearm(s),  
27 the reasonable necessity of the firearm(s), and the local community  
28 standards. Such use does not necessarily have to be for survival but may be

1 for recreational purposes as well, as long as use of the firearm “permit[s]  
2 debtors to physically and mentally ‘recharge their batteries’ thereby  
3 improving both their performance and contribution to society and  
4 themselves.” *Thornton*, 91 B.R. at 916; *see also Lucas*, 77 B.R. at 245  
5 (considering the “manner of *comfortable* living to which [the debtor] *has*  
6 *become accustomed*” (emphasis added)).

7 The court should also consider whether the firearm is reasonably  
8 necessary to the debtor. The term “reasonably necessary” is not meant to be  
9 defined as “indispensable.” *See Independence Bank*, 275 Cal. App. 2d at  
10 88. Additionally, reasonable necessity should not limit a debtor to only the  
11 bare essentials necessary for survival. *See In re Frazier*, 104 B.R. 255, 260  
12 (Bankr. N.D. Cal. 1989) (allowing debtor to exempt two, rather than one,  
13 televisions). At the same time, the court cannot allow a debtor to abuse the  
14 California exemption scheme by claiming an exemption in luxury items. *Id.*

15 Lastly, evidence regarding the general custom and practice in the  
16 debtor’s community may also be relevant to the inquiry. This would  
17 provide the court with information to show whether a firearm is “ordinarily  
18 found in a household” within the debtor’s community, and may support a  
19 finding that the debtor’s use and ownership of a firearm is ordinary and  
20 reasonable under the circumstances.

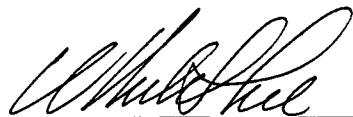
21 Here, all of the debtors except Southwell have offered evidence to  
22 support a finding that their ownership and use of firearms are reasonable,  
23 necessary, and consistent with their station in life, and contribute to their  
24 recreation, survival, and/or protection. The Trustee has not provided any  
25 evidence to rebut the debtors’ declarations. Given that the Trustee, as the  
26 objecting party, has the ultimate burden of persuasion, the court is not  
27 persuaded that the Dunnaways, Joneses and Browns improperly exempted  
28 their interest in the firearms under C.C.P. § 703.140(b)(3).

1 Turning now to Southwell's exemption, Southwell did not offer a  
2 declaration to explain his use of the two firearms he valued at \$445.  
3 Likewise, the Trustee offers no evidence to rebut the presumption that  
4 Southwell's exemption is valid. Given the fact that all of the debtors are  
5 represented by the same attorney, the court can infer that a declaration from  
6 Southwell would have offered essentially the same facts as those of the  
7 other debtors. The value of Southwell's firearms is not extraordinary.  
8 There is nothing in the description of the firearms, one shotgun and one  
9 pistol, to suggest that they too are not generally used for hunting, protection,  
10 and/or recreation. The Trustee has not carried his burden to show that  
11 Southwell's exemption of the firearms is inappropriate under C.C.P.  
12 § 704.020.

13 **Conclusion.**

14 Based on the foregoing, the court finds and concludes that the  
15 debtors' exemption of firearms as "household property" in each of the  
16 above cases is presumptively valid. The Trustee has not sustained his  
17 burden of proof to show otherwise. The fact that firearms are not expressly  
18 enumerated for inclusion in the applicable California exemption statutes  
19 does not lead to the conclusion that firearms must be excluded. The  
20 Trustee's Objection to the debtors' exemption of firearms under C.C.P.  
21 §§ 703.140(b)(3) and 704.020 will be overruled.

22 Dated: March 6, 2012

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24   
25 W. Richard Lee  
26 United States Bankruptcy Judge  
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